

<b>Standardised Credit Information Sheet (SCIS)</b>
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<b>Credit Terms</b>
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<b>A. Identification Details</b>
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<b>Identification of the credit institution/financial company (lender)</b>	
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<b>1.1 Name</b>	First Capital Bank, SA
<b>1.2 Address</b>	Av. 25 de Setembro, Aterro do Maxaquene, Maryah Building, 7th Floor, Maputo - Mozambique
<b>1.3 Contact details</b>	T: +258 21 320 751
<b>1.4 Other details</b>	NUIT: 400058921 <a href="http://www.firstcapitalbank.co.mz">www.firstcapitalbank.co.mz</a>

<b>Date of Standardised Credit Information Sheet (SCIS)</b>
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09.03.2026

<b>Identification of the credit provider(s)</b>
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Companies

<b>Indicate the type of SCIS</b>
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4.1 Simulation

4.2 Validity: upon publication of an update

<b>B. Description of the Main Characteristics of the Loan</b>
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<b>1. Trade name of the credit</b>
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<b>1.1 Type</b>	Loan Account
<b>1.2 Purpose</b>	To finance short-term cash flow requirements such as specific investment projects

<b>2. Promotional campaign (if applicable)</b>
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<b>2.1 Campaign identification</b>	N/A
<b>2.2 Campaign terms</b>	N/A

<b>3. Eligibility Criteria</b>
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Must have been a customer of the Bank for at least 6 months  
 Must have a regular transaction history  
 Must have no incidents recorded in the banking system  
 Must provide a blank promissory note  
 Must have organised accounts  
 Foreign currency credit is available only to exporters or customers with proven foreign income  
 Non-resident customers must be registered with the Bank of Mozambique and obtain foreign exchange authorisation

<b>4. Loan amount and currency</b>
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Amount: in accordance with the customer's borrowing capacity Currency: Metical and foreign currency	
<b>5. Contract duration</b>	
Minimum: 1 year	
Maximum: 5 years, subject to renewal following review and decision by the Credit Committee	
<b>5.1 Repayment terms</b>	Full or partial
<b>5.2 Repayment schedule</b>	Full: 5% Partial: 3%
<b>5.3 Frequency of payments</b>	Monthly or quarterly
<b>5.4 Amount of payments</b>	N/A
<b>5.5 Number of instalments</b>	N/A
<b>6. Related contract, if applicable</b>	
N/A	
<b>6.1 Goods or services</b>	N/A
<b>6.2 Price</b>	N/A
<b>7. Warranties</b>	
Blank promissory note; Pledge over a fixed-term deposit; Assignment of proceeds from invoices to be discounted Mortgage or pledge of movable property.	
<b>7.1 Central Register of Security Interests, if applicable</b>	
N/A	
<b>8. Required ancillary contracts, if applicable</b>	
<b>8.1 Insurance required</b>	

N/A	
<b>8.1.1 Identification of the insurer</b>	N/A
<b>8.1.2 Trade name of the product</b>	N/A
<b>8.1.3 Description</b>	N/A
<b>8.1.4 Minimum cover required</b>	N/A
<b>8.1.5 Required duration</b>	N/A
<b>8.1.6 Other minimum requirements</b>	N/A
<b>8.1.7 Frequency and amount of premium payments</b>	N/A
<b>8.2 Other required contracts</b>	N/A
<b>9. Early redemption</b>	
<b>9.1 Early repayment fee partial or full</b>	N/A
<b>9.2 Exemptions from commission charges</b>	N/A
<b>9.3 Conditions for exercising the right to partial or full repayment</b>	N/A
<b>C. Credit Costs</b>	
<b>1. Nominal Annual Interest Rate (NAIR)</b>	
<b>1.1 Nominal interest rate</b>	N/A
<b>1.1.1 Interest rate regime</b>	N/A
<b>1.1.2 Fixed nominal interest rate</b>	N/A
<b>1.1.3 Change in nominal interest rate</b>	N/A
<b>2. Annual Percentage Rate (APR)</b>	

N/A	
<b>2.1 Annual Percentage Rate (APR)</b>	N/A
<b>2.2 Total amount of charges</b>	Please refer to the general price list for information on the fees and charges applied
<b>2.3 Optional associated sales</b>	N/A
<b>2.3.1 Description of the financial product or service purchased</b>	N/A
<b>2.4 Promotional terms</b>	N/A
<b>2.4.1 Description of promotional conditions</b>	N/A
<b>2.4.2 APR under promotional terms</b>	N/A
<b>2.4.3 APR excluding promotional offers</b>	N/A
<b>2.5 Fees included in the APR</b>	
<b>2.5.1 Initial fees</b>	N/A
<b>2.6 Annual fees, if applicable</b>	N/A
<b>2.7 Stamp duty, if applicable</b>	0.03% for transactions with a term of less than 1 year, for each month or part thereof  0.40% for transactions with a term of 1 year or more and less than 5 years  1% stamp duty on the interest payable upon collection of the loan instalment.
<b>2.8 DO account costs</b>	N/A
<b>2.9 Costs relating to payment instruments</b>	N/A
<b>2.10 Other costs</b>	N/A
<b>2.11 Conditions for changes to costs, if applicable</b>	N/A
<b>Total amount charged to the consumer, if applicable</b>	

N/A	
<b>Notary fees, if applicable</b>	
N/A	
<b>Penalties and consequences for non-payment</b>	
<b>5.1 Interest rate on arrears</b>	2% of the amount due and unpaid
<b>5.2 Rules for applying the interest rate on arrears</b>	N/A
<b>5.3 Implications of breach of contract (non-payment of the debt)</b>	N/A

This fact sheet is confidential; the terms and conditions set out herein, as well as all related information, are provided for your benefit and information only and must not be circulated or published.

The Bank is available to provide clarification on any of these terms and conditions, whenever the Borrower requests it.

First Capital Bank, S.A. also reserves the right to cancel this approval should there be a significant deterioration in economic and financial indicators at national or international level, rendering the transaction unviable, or a change in the Customer's credit situation that could represent an unfavourable situation for the Bank due to the inability to meet the obligations undertaken.